ABSTRACT

A user purchases a card which an identification number is masked-printed, calls a line for registration by the user's mobile telephone terminal in advance, inputs an identification number, and registers the telephone number of the mobile telephone terminal of the user to a settlement processing server. When the user buys a commodity at an affiliated store, the user calls a line for payment by the mobile telephone terminal the user has, the last N digits of the telephone number are treated as payment amount of money, and inputs access number of the affiliated store. When the settlement process is carried out by the settlement processing server, procedure completion information is sent from the telephone exchange to the terminal device having the access number at the affiliate shop.